

Fill in this information to identify the case:

Debtor 1 Cynthia Gibson

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Northern District of Mississippi
(State)

Case number: 17-11982-NPO

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Federal National Mortgage Association
("Fannie Mae") c/o Seterus, Inc.

Court Claim No. (if known): N/A

Last four digits of any number
you use to identify the debtor's
account:

XXXXXX6343

Date of Payment Change: 08/01/2018

Must be at least 21 days after date of
this notice.

New total payment:

Principal, interest, and escrow, if any \$354.16

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No.
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$195.15

New escrow payment: \$186.42

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No.
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a statement is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: _____

New principal and interest payment: : _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

Part 4: Sign Here

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Bradley P. Jones
Signature

Date: June 27, 2018

Print: Bradley P. Jones
First Name Middle Name Last Name

Title Attorney for Creditor

Company Shapiro & Massey, LLC

Address 1080 River Oaks Drive, Suite B-202
Number Street

Flowood, MS 39232
City State ZIP Code

Contact phone (601) 981 - 9299

Email MSBankruptcy@logs.com

CERTIFICATE OF SERVICE

I, Bradley P. Jones, of the firm of Shapiro & Massey, LLC, do hereby certify that I have this date provided a copy of the foregoing Notice of Mortgage Payment Change either by electronic case filing or by United States mail postage pre-paid to the following:

Locke D. Barkley, Chapter 13 Trustee,
sbeasley@barkley13.com

Vallrie Lanette Dorsey, Attorney for the Debtor
vdorsey@dorseygates.com

Office of the U.S. Trustee
USTPRegion05.AB.ECF@usdoj.gov

Cynthia Gibson
501 Broad Street
Greenwood, MS 38930

Dated: June 27, 2018

Respectfully submitted
SHAPIRO & MASSEY, LLC

/s/ Bradley P. Jones

Bradley P. Jones
Attorney for Creditor

Presented by:
J. Gary Massey, MSB#1920
Bradley P. Jones, MSB#9731
Laura Henderson-Courtney, MSB#2266
SHAPIRO & MASSEY, LLC
1080 River Oaks Drive, Suite B-202
Flowood, MS 39232
Telephone No. (601) 981-9299
Facsimile No. (601) 981-9288
E-mail: msbankruptcy@logs.com
BK Case No. 17-11982-NPO

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Our records indicate a petition for Bankruptcy was filed on May 30, 2017. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

Continued on Reverse
INTERNET REPRINT

This is a statement of actual activity in your escrow account from August 2017 to July 2018. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance Date						\$753.85	\$1,688.65-
08/01/17	188.47	0.00*	0.00	0.00		942.32	1,688.65-
09/01/17	188.47	0.00*	0.00	0.00		1,130.79	1,688.65-
10/01/17	188.47	0.00*	0.00	0.00		1,319.26	1,688.65-
11/01/17	188.47	0.00*	0.00	0.00		1,507.73	1,688.65-
12/01/17	188.47	0.00*	375.61-	377.95-*	COUNTY	1,320.59	2,066.60-
01/01/18	188.47	0.00*	0.00	0.00		1,509.06	2,066.60-
02/01/18	188.47	0.00*	0.00	0.00		1,697.53	2,066.60-
03/01/18	188.47	0.00*	0.00	0.00		1,886.00	2,066.60-
04/01/18	188.47	0.00*	0.00	0.00		2,074.47	2,066.60-
05/01/18	188.47	0.00*	1,886.00-	1,859.00-*	HAZARD INS	376.94	3,925.60-
06/01/18	188.47	3,634.37*	0.00	0.00		565.41	291.23-
07/01/18	188.47	0.00	0.00	0.00		753.88	291.23-
Total	\$2,261.64	\$3,634.37	\$2,261.61-	\$2,236.95-			
* indicates a difference from a previous estimate either in the date or the amount.							
** indicates escrow payment made during a period where the loan was paid ahead.							
NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.							

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. **COLORADO:** SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.